

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Melody S. Povlow
 Jason Povlow
 Debtors

Case No. 17-16910-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JEGilmore
 Form ID: 210U

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jan 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2018.

db	+Melody S. Povlow, 3110 Frienship Street, Philadelphia, PA 19149-1520
jdb	#+Jason Povlow, 289 High Road, Apt B-1, Andulsia, PA 19020-7799
14036125	+AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853 (address filed with court: AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096)
13996787	+Capital One Bank, Po Box 30285, Salt Lake City, UT 84130-0285
13996788	+Comenity Bank Victoria Secret, Box 182789, Columbus, OH 43218-2789
13996789	+Cozen O'Connor, 1650 Market Street, Suite 2800, Philadelphia, PA 19103-7325
13996792	+GM FINANCIAL, Box 181145, Arlington, TX 76096-1145
13996791	+Georgeanna Fannin, 1510 Hilltop Rd, Xenia, OH 45385-8568
13996793	+James McGarrity, 1500 J F Kennedy Blvd, Suite 405, Philadelphia, PA 19102-1713
13996795	LVNV, PO BOX, Greenville, SC 29603
13996796	+Macys, Box 8218, Mason, OH 45040-8218
13996798	+PECO, 2300 Market Street, Philadelphia, PA 19103-3008
14033359	+Sandra Bloch, Esquire, Cozen O, One Liberty Place, Suite 2800, 1650 Market Street, Philadelphia, PA 19103-7301
13996799	+Select Portfolio Servicing, 3815 South West Temple, Suite 2000, Salt Lake City, UT 84115-4412
13996800	+Toyota Motor Credit Corp, 240 Gibraltar Rd, Suite 260, Horsham, PA 19044-2387
14013638	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
13996801	Water Revenue Bureau, MSB Concourse Level, 1401 JFK BLVD, Philadelphia, PA 19102-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Jan 12 2018 03:03:43 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 12 2018 03:03:17 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 12 2018 03:03:34 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13996790	+E-mail/PDF: creditonebknotifications@resurgent.com Jan 12 2018 03:04:15 Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
13996794	+E-mail/PDF: resurgentbknotifications@resurgent.com Jan 12 2018 03:04:08 LVNV, Box 10497, Greenville, SC 29603-0497
13996797	+E-mail/PDF: cbp@onemainfinancial.com Jan 12 2018 03:04:05 ONE MAIN, Box 1010, Evansville, IN 47708-1464

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: JEGilmore
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2018 at the address(es) listed below:

JAMES P. MCGARRITY on behalf of Debtor Melody S. Povlow mcgarritylaw@gmail.com,
mcgarritybkyahoo.com;jamespmcg@ecf.inforuptcy.com;jamespmcg@yahoo.com
LAWRENCE W. ABEL on behalf of Joint Debtor Jason Povlow abel@avallonelaw.com,
mteran@avallonelaw.com
MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Melody S. Povlow and Jason Povlow

Case No: 17-16910-amc

Debtor(s)

CLERK'S NOTICE RE: PRESUMPTION OF ABUSE

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 1/11/18

For The Court

Timothy B. McGrath
Clerk of Court